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STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

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In the Matter of)	No.	D 2000 - 36
)		
Robert S. Summers dba Summers Steve Insurance Agency,)	REN	DER NOT TO ISSUE, NEW, OR REINSTATE ENSE
Licensee.)		
To: Licensing Division			
Insurance Commissioner's Office			
Olympia, Washington			
Copy to: Robert S. Summers			
dba Summers Steve Insurance Agency			
20829 133d NE			
PO Box 1061			

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Granite Falls, WA 98252

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that no insurance agent's or solicitor's license shall be renewed, reinstated, or issued to Robert S. Summers dba Summers Steve Insurance Agency (the "former licensee") and no appointment or affiliation of the former licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor, in that:

In the cases of Lynwood Express auto Sales, Auto Warehouse, and D&J Auto, the former licensee received money intended as premium for insurance policies. In each case the money was deposited into an account he had opened, rather than into a separate account of his or the agency's. In each case the money was not promptly accounted for and paid to the insurance company for which it was intended. In each case the former licensee used all or part of the money for himself. This conduct in each case violated RCW 48.17.480, 48.17.600, and 48.30.190 and WAC 284-12-080

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b), (d), and (h).

The former licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by this act of the Commissioner.

ISSUED AT LACEY, WASHINGTON this 15th day of May, 2000.

DEBORAH SENN

Insurance Commissioner

Ву

WILLIAM E. FRANDSEN

Deputy Commissioner

Investigator: Ed Ganley